

United States Bankruptcy Court
Southern District of Indiana

In re:
Ashlie Noel Cowan
Debtor

Case No. 25-01168-JMC
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0756-1

User: admin

Page 1 of 2

Date Rcvd: Jun 17, 2025

Form ID: b318

Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 19, 2025:

Recip ID	Recipient Name and Address
db	+ Ashlie Noel Cowan, 3090 N Morton St, Lot 3, Franklin, IN 46131-9630
17178461	+ Dillion Legal Group, 199 N. Main St., Franklin, IN 46131-1720
17178462	+ Eagle Finance, 7799 U.S. 31 S., Ste. A, Indianapolis, IN 46227-8680
17178463	+ Eagle Financial Serv, Attn: Bankruptcy, 7799 Us 31 S, Ste A, Indianapolis, IN 46227-8680
17178464	+ Indiana Farm Bureau Insurance, 99 N. Morton St., Franklin, IN 46131-2157
17178468	+ Ray Skillman Northeast Kia, Attn: Bankruptcy, 1350 Shadeland Ave, Indianapolis, IN 46219-3635

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
17178459	Email/Text: bankruptcy@creditfresh.com	Jun 17 2025 21:24:00	CreditFresh, 200 Continental Drive, Suite 401, Newark, DE 19713
17178458	+ Email/Text: ebnnotifications@creditacceptance.com	Jun 17 2025 21:24:00	Credit Acceptance, Attn: Bankruptcy, 25505 West 12 Mile Road Ste 3000, Southfield, MI 48034-8331
17178460	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jun 17 2025 21:24:00	Dept Of Education/neln, P.O. Box 82561, Lincoln, NE 68501-2561
17178456	Email/Text: bankruptcycourts@equifax.com	Jun 17 2025 21:24:00	Equifax Information Services LLC, P.O. Box 105788, Atlanta, GA 30348-5788
17178455	^ MEBN	Jun 17 2025 21:19:39	Experian, Attn: Bankruptcy Dept., P.O. Box 2002, Allen, TX 75013-2002
17178454	Email/Text: INDWDBankruptcy@dwd.IN.gov	Jun 17 2025 21:24:00	Indiana Workforce Development, Benefit Payment Control, 10 North Senate Ave., Room SE 107, Indianapolis, IN 46204
17178450	+ Email/Text: DORBANKRUPTCYCOURTNOTICES@DOR.IN.GOV	Jun 17 2025 21:25:00	Indiana Department of Revenue, Bankruptcy Section --- MS108, 100 N. Senate Avenue, Rm N248, Indianapolis, IN 46204-2217
17178465	+ Email/Text: sebmeier@indianafinance.net	Jun 17 2025 21:24:00	Indiana Finance Co, Attn: Bankruptcy, P.O. Box 49, Anderson, IN 46015-0049
17178449	EDI: IRS.COM	Jun 18 2025 01:19:00	Internal Revenue Service, Centralized Insolvency Operations, P.O. Box 7346, Philadelphia, PA 19101-7346
17178466	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 17 2025 21:24:00	Midland Credit Mgmt, Attn: Bankruptcy, P.O. Box 939069, San Diego, CA 92193-9069
17178467	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jun 17 2025 21:24:00	Nelnet, Attn: Claims, P.O. Box 82505, Lincoln, NE 68501-2505
17178453	Email/Text: INAGBankruptcy@atg.in.gov	Jun 17 2025 21:24:00	Indiana Attorney General, Government Center, 302 West Washington Street, 5th Floor, Indianapolis, IN 46204

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17178457	^	MEBN	Jun 17 2025 21:18:58	TransUnion LLC, P.O. Box 2000, Chester, PA 19016-2000
17178451	+	Email/Text: USAINS.ECFBankruptcy@usdoj.gov	Jun 17 2025 21:24:00	United States Attorney, 10 West Market Street, Suite 2100, Indianapolis, IN 46204-1986
17178452	^	MEBN	Jun 17 2025 21:20:23	United States Attorney General, U.S. Department of Justice, 950 Pennsylvania Avenue, NW, Washington, DC 20530-0001

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 19, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 17, 2025 at the address(es) listed below:

Name	Email Address
Benjamin Allen Dennison	on behalf of Creditor Credit Acceptance Corporation bankruptcy@weinerlaw.com bdennison@weinerlaw.com
Matthew Donald Draving	on behalf of Debtor Ashlie Noel Cowan mattdraving@slbankruptcy.com kendall@slbankruptcy.com;paralegal@slbankruptcy.com;sara@slbankruptcy.com;temp@slbankruptcy.com;Draving.MattBC14712@notify.bestcase.com
Thomas A. Krudy	tkrudytrustee@gmail.com IN65@ecfbis.com
U.S. Trustee	ustpreion10.in.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor: Ashlie Noel Cowan
 Name
 United States Bankruptcy Court – Southern District of Indiana
 Case number: **25-01168-JMC-7**

Social Security number or ITIN: xxx-xx-6529
 EIN: --_-----

Order of Discharge

12/2015

IT IS ORDERED that a discharge under 11 U.S.C. § 727 is granted to the following debtor:

Ashlie Noel Cowan

Dated: **June 17, 2025**

By the court: /s/ James M. Carr
 Judge, U.S. Bankruptcy Court

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtor personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtor personally on discharged debts. Creditors cannot contact the debtor by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay the debtor damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtor's property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

Pursuant to 11 U.S.C. § 524(c) or (f), this order does not prevent the debtor from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement.

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtor's personal liability for debts owed before the debtor's bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property, special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Explanation of Bankruptcy Discharge in a Chapter 7 Case (continued)

Some debts are not discharged

Examples of debts that are not discharged are listed below:

- Debts that are domestic support obligations.
- Debts for most student loans.
- Debts for most taxes.
- Debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case.
- Debts for most fines, penalties, forfeitures, or criminal restitution obligations.
- Some debts which the debtor did not properly list.
- Debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans.
- Debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.